
IMPORTANT MEMORANDUM CONCERNING YOUR HEALTH INSURANCE

TO: All Eligible Holbrook Employees

FROM: Holbrook Human Resources

DATE: March 21, 2022

SUBJECT: Annual “Open” Enrollment for GIC Health Insurances

GIC Annual Enrollment Wednesday, April 6 – Wednesday, May 4, 2022

Annual enrollment time is here, giving you the opportunity to review your benefit options and choose a new health plan if you desire. If you want to keep your current Group Insurance Commission (GIC) health plan, you do not need to fill out any paperwork. Your coverage will continue automatically except for current Fallon Healthcare subscribers.

The Fallon plans offered to GIC members—Fallon Direct Care and Select Care—will be discontinued on June 30th, 2022. During GIC's Annual Enrollment period, April 6th through May 4th, 2022, you will need to select a new GIC health plan. If you do not select a new GIC health plan, the GIC will automatically enroll you in the UniCare PLUS health plan.

Please see the *reverse side* of this memo for the insurance premium rate chart for all GIC offerings for the new plan year July 1, 2022, to June 30, 2023.

See the GIC’s website at <http://www.mass.gov/gic> for the latest annual enrollment news, forms to expedite your decisions, and answers to frequently asked questions. You may view online or print all the 2022 GIC member benefit statements.

You are encouraged to enroll and submit all required insurance coverage documentation online at <https://www.mass.gov/mygiclink-member-benefits-portal>. Register today to view your benefits in real time throughout the year, update your coverage if you have a qualifying event, and easily change your coverage during Open Enrollment! Otherwise, your enrollment forms are due Human Resources office no later than Tuesday, May 3rd.

Mark the Date! Enrollment forms are due to the ***Human Resources Office no later than Wednesday, May 4, 2022.***

MONTHLY RATES AS OF JULY 1, 2022 FOR THE TOWN OF HOLBROOK

INCLUDING THE 0.30% ADMINISTRATIVE FEE

Employee and Non-Medicare Retiree/Survivor Health Plans

	Teacher Who Retired Before July 1, 2008 Pays Monthly %	Teacher Who Retired Before July 1, 2008 Pays Monthly \$	Teacher Who Retired Before July 1, 2008 Pays Monthly \$	Employee and Non- Medicare Retiree/ Survivor Pays Monthly %	Employee and Non- Medicare Retiree/ Survivor Pays Monthly \$	Employee and Non- Medicare Retiree/ Survivor Pays Monthly \$
Health Plan		Individual Coverage	Family Coverage		Individual Coverage	Family Coverage
UniCare State Indemnity Plan/Basic <i>with</i> CIC	10%	123.91	275.27	30%	371.73	825.80
UniCare State Indemnity Plan/Basic without CIC	10%	117.99	261.79	30%	353.98	785.38
UniCare State Indemnity Plan/PLUS	10%	81.14	193.88	15%	121.71	290.81
Tufts Health Plan Navigator	10%	89.12	218.32	15%	133.67	327.47
Harvard Pilgrim Independence Plan	10%	103.60	253.46	15%	155.40	380.19
Health New England	10%	66.97	160.21	15%	100.46	240.32
Allways Health Partners Complete HMO	10%	84.45	221.16	15%	126.67	331.75
UniCare State Indemnity Plan/Community Choice	10%	62.38	155.34	15%	93.57	233.01
Tufts Health Plan Spirit	10%	67.57	163.45	15%	101.36	245.18
Harvard Pilgrim Primary Choice Plan	10%	74.67	190.96	15%	112.01	286.44

Medicare Plans

Health Plan	Teacher Who Retired Before July 1, 2008 Pays Monthly Per Person		All Other Retirees and Survivor Pays Monthly Per Person	
	%	\$	%	\$
Tufts Health Plan Medicare Preferred (HMO)	10%	34.54	15%	51.81
Tufts Health Plan Medicare Complement (Indemnity)	10%	40.60	15%	60.90
UniCare State Indemnity Plan/Medicare Extension (OME) with CIC (Indemnity)	10%	41.34	30%	124.01
UniCare State Indemnity Plan/Medicare Extension (OME) without CIC (Indemnity)	10%	40.20	30%	120.60
Harvard Pilgrim Medicare Enhance	10%	42.40	30%	127.19
Health New England Medicare Supplement Plus	10%	43.03	15%	64.54

GIC Retiree Dental Plan	
Coverage Type	Monthly Retiree Cost
Single	\$28.88
Family	\$69.57

Rates are calculated by the Town of Holbrook Benefits Office

RATE QUESTIONS? CALL: (781) 353-5567